

# FINANCIAL SUMMARY OF NJ DPOs, YEAR ENDING 12/31/2002

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					All money amounts in \$000			
DPO	ASSETS	LIABS	EQUITY	PREMIUM	DENTAL EXPENSES	LOSS RATIO	PRETAX PROFIT/LOSS FOR YEAR	YEAR-END ENROLLMENT
Aetna Dental, Inc.	2,796	701	2,094	15,105	11,316	74.9%	2,645	198,208
Atlantic Southern Dental	2,594	1,812	783	10,823	9,673	89.4%	(250)	71,815
Cigna Dental Health	9,767	3,014	6,754	13,459	10,767	80.0%	667	94,792
Community Dental Associates	281	178	103	747	690	92.4%	29	4,375
Consolidated Healthcare Mgmt	100	0	100	18	14	80.0%	3	201
Dental Benefit Providers	152	18	134	no enrollees during this period.			2	
Dental Delivery Systems	1,134	23	1,111	3,163	2,603	82.3%	112	23,938
Dental Group of NJ	109	33	77	99	83	83.8%	(4)	575
Dental Providers of NJ, Inc.	100	0	100	377	319	84.6%	31	3,200
Dental Services Organization	240	62	178	2,241	1,994	89.0%	124	14,588
Flagship Health Systems	3,888	3,201	688	8,548	7,789	91.1%	(345)	54,409
Fortis Benefits (formerly Protective)	957	143	813	2,486	1,989	80.0%	130	17,861
Group Dental Health Admin	191	71	120	1,309	1,112	85.0%	41	7,102
Horizon Healthcare Dental	8,488	4,955	3,532	13,510	10,808	80.0%	1,658	81,471
International Healthcare Services	883	37	846	8,656	7,625	88.1%	50	50,554
John D. Kernan, DMD, PA	311	54	258	1,004	868	86.5%	9	8,397
Managed Dental Guard, Inc.	220	13	207	62	41	66.8%	12	808
United Concordia Inc.	#	#	#	#	#	#	#	16,911
United Dental Care	75	7	67	72	60	83.3%	8	600
Unity Dental Health Services	164	3	161	2,620	2,119	80.9%	(14)	8,075
<b>TOTALS</b>	<b>32,450</b>	<b>14,325</b>	<b>18,126</b>	<b>84,299</b>	<b>69,870</b>	<b>82.9%</b>	<b>4,908</b>	<b>657,880</b>
# Financial results are available on a consolidated basis only.								
Only a small fraction of United Concordia's business is written in New Jersey.								